

**APARTMENTS—Unfurnished.**  
One 10th St., 4th Av. to North River.  
**100% Co-Operative Ownership "MONT CENIS"**  
54 Morningside Drive, S. W. Cor. 116th St.  
RESIDENCE of Pres. NICHOLAS MURRAY BUTLER directly opposite, also the grounds of COLUMBIA UNIVERSITY, adjoining which is BARNARD COLLEGE, TEACHERS COLLEGE, HORACE MANN SCHOOL, LINCOLN INSTITUTE and CATHEDRAL OF ST. JOHN THE DIVINE.  
ON an investment of \$425 to \$450 per room you will enjoy permanent occupancy of an apartment in this high-class elevator building, and also become an owner of one of the choicest properties in New York. Superbly located on the crest of Cathedral Heights, overlooking Morningside and Central Parks. Combination of Country and City Life. Subway, Surface, Elevated and Bus lines most accessible.  
Five Room Suite.....\$2400  
Six Room Suite.....\$2600  
Seven Room Suite.....\$3100  
Eight Room Suite.....\$3600  
For full particulars apply Co-Operative Dept.  
**Spotts & Starr, Inc.**  
Times Building  
Tel. Bryant 4000

**Ideal Apartments**  
Recently Completed. Modern & Fireproof. Immediate Possession & October 1.  
884, 885, 895 & 905 West End Ave.  
5, 6, 7 & 8 Rooms  
325 Riverside Drive Southeast Cor. 105 St. 4, 5 & 6 Rooms  
601 West 115 St. Northwest Cor. B'way. 5, 6 & 7 Rooms  
700 Riverside Drive Northeast Cor. 147 St. 2, 3 & 4 Rooms  
Full Particulars from Representative on premises, or  
**PATERNO BROS.**  
601 West 115 St. Tel. Cathedral 3736.

**E&C APARTMENTS**  
Elevator Apartments of the Best Class in Excellent Locations  
5 Rooms, 2 Baths.....225 W. 71st (New Building)  
6 Rooms, 2 Baths.....229 W. 97th (Corner Broadway)  
7 Rooms, 2 Baths.....315 W. 97th (Corner Riverside)  
8 Rooms, 2 Baths.....620 W. 116th (Corner 14th St.)  
8 Rooms, 2 Baths.....431 Riverside Dr. (Corner 115th St.)  
8 Rooms, 2 Baths.....174 W. 79th (Corner 115th St.)  
9 Rooms, 3 Baths.....606 W. 123rd (Corner 115th St.)  
**Earle & Calhoun**  
212 W. 71st St. COLUMBUS 5116  
Apartment Headquarters

**680 West End Ave.**  
Northeast Corner 93d Street  
**SIX ROOMS**  
Immediate Possession  
Modern 12-Story Building  
APPLY ON PREMISES OR  
**MARK RAFALSKY & CO.**  
21 East 40th Street Vanderbilt 2027

**490 RIVERSIDE DRIVE**  
OVERLOOKING GRANT'S TOMB.  
One of the most modern and attractive buildings on the West Side. Exceptional service. Electric laundry, etc.  
**4 Rooms, Foyer & Bath**  
**7 Rooms, Foyer, 2 Baths**  
**THOMAS J. O'REILLY**  
BROADWAY AT 100TH STREET.

**Just Completed**  
In one of the prettiest and most convenient sections of Manhattan, a high class walk-up apartment house.  
**79-81 St. Nicholas Place**  
near 135th St., convenient to "L" and 5th Ave. buses.  
**3-4-5 Rooms**  
Unusually beautiful rooms, containing every known modern convenience. Apply on premises.  
**BERLIN RENTING AGENCY,**  
BROADWAY CORNER 162ND ST.

**746 St. Nicholas Ave.**  
NEAR 10TH STREET  
**6 Room Apartment**  
ELEVATOR SERVICE.  
Supt. on premises. Immediate Possession.

**772 St. Nicholas Ave.**  
NEAR 10TH ST.  
**8 room apartment,**  
Exceptionally large rooms.  
Elevator service. Supt. on premises.  
Convent Ave. (435), Cor. 149th St.  
Possession Nov.  
6 to 9-Room Cor. Elevator Apts.  
Apply on premises, or  
RHEIMAN, 60 Broadway, Tel. 312 Spring  
at 152d St. Tel. Wadsworth 5919.

**APARTMENTS—Unfurnished.**  
Washington Heights, Above 125th St., West of 8th Av.  
**CHARLES S. KOHLER, Inc.**  
1428 ST. NICHOLAS AVE. (at 181st STREET)  
OFFER THE FOLLOWING CHOICE APARTMENTS FOR IMMEDIATE POSSESSION.  
EXCEPTIONAL SERVICE—LATEST IMPROVEMENTS AT VERY ATTRACTIVE RENTALS.  
**Elevator Apartments**  
**The Haven**  
720 West 170th St., Cor. Haven Ave.  
New building; overlooking Hudson, rents reduced.  
Suites of 3 and 4 rooms.  
**The Greylene**  
610 West 152nd St., nr. Broadway  
Suite of 6 rooms, \$100.  
**The Roxbury**  
849 St. Nicholas Ave., nr. 152nd St.  
Suite of 9 rooms, \$175.  
**Wadsworth Court**  
129 Wadsworth Ave., cor. 180th St.  
Suite of 7 rooms, \$130.  
**Tilbury Court**  
719 West 180th St., nr. Broadway  
Suites of 5 rooms, \$100.  
**Non-Elevator Apartments**  
**The Woodcliff**  
106 Haven Ave., opposite 173rd St.  
Suite of 3 rooms, \$65.  
**The Amelia**  
843 West 179th St., Cor. Haven Ave.  
Suite of 5 rooms, \$75.  
**The Jeannette**  
305 Haven Ave., near 179th St.  
Suite of 6 rooms, \$85.  
**Consuelo Apartments**  
610 W. 180th St., nr. St. Nicholas Ave.  
Suite of 5 rooms, \$75.  
**The Seaman**  
196 Seaman Ave., near 215th St.  
Suite of 5 rooms, \$85.

**Mardel Estates Properties**  
Five New Elevator Apartment Buildings  
**ON RIVERSIDE DRIVE**  
162nd and 163rd Streets  
The Finest Development on Washington Heights. Unsurpassed Location.  
**2, 3, 4, 5, 6 Rooms**  
Large Foyers. 1 and 2 Baths. Abundant Closets.  
**READY FOR OCCUPANCY**  
**NORMAN DENZER, MANAGING AGENT**  
Billings 0477 Representative at Buildings 3807 Broadway

**Fordham Heights**  
Open for Inspection  
**S. E. Cor. 180th St. Creston Ave.**  
North of Burnside Ave.  
1 Block West of Concourse  
**IDEAL SECTIONS**  
3-4-5-6 ROOMS  
LARGE, LIGHT AND AIRY.  
Every conceivable improvement.  
Subway, 6-9th Ave. El. at Burnside Ave.  
Reasonable Rent. Agent on Premises.  
**3-4-5 Rooms**  
Every modern improvement, Southern exposure.  
Reasonable rents.  
Agent on premises.

**UNIVERSITY HEIGHTS**  
Ready for Occupancy  
North West Corner  
**Grand Ave., 181st St.**  
3 Rooms.....\$56 to \$62  
4 Rooms.....\$72 to \$80  
5 Rooms.....\$88 to \$100  
1 block north of Burnside Ave.  
1 block east of N. Y. U.  
Take Lexington and Jerome Ave. Subway  
18th-9th Ave. El. at Burnside Ave.  
AGENT ON PREMISES.  
**BROOKLYN HEIGHTS**  
3 MINUTES TO WALL ST.  
2-3-4-5 ROOMS  
Subway Corner  
Clark & Henry St.  
Take Broadway, 1 R. 7, Sub. to Clark St.  
W. Menger, on prem. Tel. Bookman 9430

**BEDFORD PARK**  
New Building  
READY FOR OCCUPANCY  
**Valentine Avenue**  
Cor. 198th St.  
**3-4-5 ROOMS**  
3 Rooms, \$57 up.  
4 Rooms, \$72 up.  
EVERY CONCEIVABLE IMPROVEMENT  
Five minutes to Lexington Ave. subway, 6th-9th Ave. elevated station at Lexington Ave. and 200th St. (at 198th St. 3d Ave. "L" and N. Y. C. R. R.)  
**RENTS MODERATE**  
APPLY ON PREMISES  
**Just Completed**  
High Class Apartment on  
Southeast Corner  
**University Ave.**  
and  
**192nd St.**  
**3-4-5 Rooms.**  
All light, white enamel ranges.  
Reasonable Rents.

**Fordham Heights**  
Open for Inspection  
**3, 4, 5 Rooms with Foyer and Telephone Service**  
6 Rooms, Supt. on Premises or Dentist.  
Southwest Cor. Morris Ave. and 196th St.  
3 Min. Jerome Ave. Subway, 6th & 9th Ave. El. at 196th St. Paul there.  
WALK ONE BLOCK EAST AND ONE BLOCK NORTH  
AGENT ON PREMISES.

**New Apartments**  
Select Residential Section  
**Andrews Ave. 2261 & 2285**  
Bet. 183d St. & Fordham Road  
**3-4-5 Rooms**  
All Improvements. Moderate Rents.  
One block west of University Ave. & three blocks west of Jerome Ave. Subway.  
5 minutes walk to Lexington-Jerome Ave. & 9th Ave. and 90 Ave. L at Fordham Road or 183d St. Station.  
AGENT ON PREMISES.  
**New Building**  
University Ave. & 179th St.  
CORNER APARTMENT HOUSE,  
**4 and 5 Rooms**  
Rents exceptionally reasonable. Contains every up-to-the-minute improvement. Conventional and modern conveniences. Apply on premises, or  
AGENT ON PREMISES, OR  
**Berlin Renting Agency**  
3883 Broadway, Corner 163d St.

**2105 RYER AVE**  
One Block East of Grand Concourse, South of E. 181st St.  
**NEW BUILDING**  
Elegant apartments to lease.  
3-4-5 Rooms  
\$16 a Room and up.  
All latest improvements.  
Apply Agent on Premises.  
**REASONABLE RENTAL**  
1706 Davidson Ave.  
3 and 4 Rooms  
NEW BLVD. EVERY IMPROVEMENT.  
All southern exposure.  
One block south of 170th St.  
Lexington-Jerome Ave. subway, 6th and 9th Ave. El. station. Agt. on premises.  
**EXCEPTIONALLY LARGE & LIGHT**  
4 Rooms \$74 5 Rooms \$79  
Apply Agent on premises, or  
F. J. McMahon Co., 1438 St. Nicholas Ave. at 152d St. Tel. Wadsworth 5919.

**APARTMENTS—Unfurnished.**  
Borough of Brooklyn.  
**OVERLOOKING PROSPECT PARK**  
Detached  
**Five-Story Apartment House**  
All Outside Rooms  
**Caton Avenue**  
AND  
**Westminster Road**  
BROOKLYN  
17 Minutes from Financial District via Brighton Subway (B. R. T.)  
5 and 6 exceptionally large rooms with spacious closets; finest modern equipment throughout; artistic lighting fixtures and sound proofed. Each apartment is wired for individual telephone.  
**PORTIONAL OWNERSHIP PLAN**  
\$1,000 to \$2,000 CASH—BALANCE SAME AS RENT  
The Portional Ownership Plan is a simple solution for placing the apartment house occupant and eliminates exorbitant rents. In this particular offering the monthly payments are less than the rents for other apartments in this beautiful location.  
Social and business references required.  
**NOTAC BUILDING CORPORATION, OWNERS**  
CATON AVENUE AND WESTMINSTER ROAD  
Brooklyn: Phone 10288 Flatbush  
Directions—Take Brighton (B. R. T.) Subway to Church Ave. (Express) Station, walk West through Caton Ave. to Westminster Road.  
**AMERICAN TRUST COMPANY, TRUSTEE**  
135 Broadway, New York  
REPRESENTATIVE ON THE PROPERTY DAILY AND SUNDAY

**CITY REAL ESTATE.**  
Above 90th St., 4th Av. to North River.  
**VACANT.**  
4 story dwelling, West 70's; electricity, newly decorated; near subway and elevated; price \$29,500; call J. E. BRACHER, HUBERT, 200 West 72d St.  
**WEST SEVENTIES.**  
Splendid residence, adapted for complete or part occupancy, 4 story and basement, 22 foot frontage, built 19 foot deep, contains 17 rooms, 6 baths; modern throughout, partly rented; total rentable income \$11,000; possession; near subway; inspection by appointment; principals only.  
JOHN H. LOBBAR, CO., 200 West 72d St.  
DETACHED, 11 rooms, one family cottage; lot 40x100; all improvements; 25 minutes Manhattan; bargain for quick buyer. 9447 Ridge Road, Richmond Hill, N. Y.  
FOR SALE—Small house, American basement, in Washington Square section; excellent condition; immediate possession; terms moderate. O. E. CLARKSON CORPORATION, 1 East 49th St. Plaza 6935.  
PLOT 225 ft. front, near foot of East 10th St., occupied as lumber yard and stables (45 stalls). GEORGE HOCH, 642 Lexington Ave.

**ALtered DWELLING.** 50a between 5th and 6th, eight apartments; splendid income; near subway; terms to suit. ROBERT M. FULTON, 7 E. 42d St. AGENT ON PREMISES.  
**DOCTOR'S OPPORTUNITY**—American basement dwelling, 55th St., between 5th and 6th, 10 rooms; terms to suit. ROBERT M. FULTON, 7 E. 42d St. AGENT ON PREMISES.  
**FOR RENT—MURRAY HILL SECTION.** 4 story and basement residence; excellent condition; electric lights; hardwood floors; possession May 1st. GEORGE ASHPORTH, 10 East 42d St. Tel. Vanderbilt 5084.  
**GARAGE FOR SALE.** near 7th Ave. and 23d St., 6 story and basement, 42x100; immediate possession; ask price; also for sale; house or other business; estate must sell. E. C. H. VOGLER, Amsterdam Ave. corner 92d St. Phone Schuyler 9141.  
**IN THE CHELSEA SECTION.** 21st St., between 9th and 10th Aves., opposite the ground of the former 12-story building; four story dwelling for \$12,500; sale price; possession in May. Address Owner, 70 Herald, 290 Broadway, New York.  
**ON 50TH ST., CLOSE TO 6TH AV.** two story brick garage covering lot 23x100; must be sold quick; owner, WILLIAM D. KILPATRICK, 149 Broadway.  
**TELEPHONE BARGAIN.** Estate will sacrifice 10th Ave. corner below 34th St., 3 story, cold water, 6 families, 2 stories; free and clear; easy terms. ROBERT M. FULTON, 7 E. 42d St.

**NEW FLATBUSH APARTMENTS**  
Facing Prospect Park  
**3-4-5 Spacious Rooms**  
All improvements, rent \$70 to \$125.  
Apply on premises, 878 Ocean Ave., near Parkside Ave. Subway Station, or WESTWOOD REALTY CO., 885 Flatbush Ave., Brooklyn.  
**Garden Apartments**  
**Queens Boulevard Court**  
NOW READY  
12 minutes by Queensboro Subway (Corona Line) from Grand Central to Lower St. at Door  
**4 ROOMS**  
Reasonable Rentals  
**ROMAN-CALLMAN CO.**  
On Premises or Bridge Plaza North 1600, Point 9625, Astoria 0725  
**LONG ISLAND CITY, N. Y.**  
New Jersey.

**APARTMENTS**  
IMMEDIATE POSSESSION  
SITUATED in one of the most select residential sections of One of the Oranges, of Fireproof and Soundproof Construction. Elevator Service. Solarium and Promenade on Roof. Community Garage. Separate and Modern Modern Apartments. Affording an unbroken view of the surrounding country and situated in the heart of the most extensive and elaborate arrangement of the Hudson Tubes. Thirty-five minutes to Cortlandt St. and forty-five minutes to 42d St. and Broadway. With a few remaining apartments of 4 rooms and 2 baths, rent \$100 to \$125. Must be seen to be appreciated.  
24 South Main Ave., East Orange, N. J. Phone 1000 for an appointment, or apply to Supt. on premises, Orange 0200.

**MONEY TO LOAN & WANTED ON BOND AND MORTGAGE.**  
ANY amount—First, second mortgages. P. R. TRACY (rented), 101 Broadway.  
**BROOKS & MORGAN**  
REAL ESTATE MORTGAGES.  
115 BROADWAY, 12TH FLOOR, RECTOR 2267.  
FOR SALE, second mortgage, Manhattan, \$8,000, 6 per cent. installment, every 3 months, \$200; bonus. Address Mortgage, 115 Herald, Harlem.  
FOR SALE—First purchase money mortgage \$30,000, on \$100,000 stucco house, 4 rooms, 14 rooms, 6 baths, etc. WALLACE SMITH, 188 Montague St., Brooklyn.  
LIFE insurance policies purchased; insured by the Equitable, Mutual and New York City; also by other companies; policies installed. THOMPSON AUSTIN CO., 14 Broadway.

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**CITY REAL ESTATE.**  
Borough of Manhattan—Miscellaneous.  
TO BUILDERS, SPECULATORS OR INVESTORS IN REAL ESTATE.  
I have a REAL BARGAIN in a new 12-story, 120,000 sq. ft. Fireproof Elevator Apartment, between Broadway and LEXINGTON AVE., 17th & 18th STS. A FIFTH FLOOR. If you are in a position to invest \$100,000, I will sell you this place, where this amount would make money every year. It is one of those RARE PROPOSITIONS that appeals to men "YET" because of the price, the income and the fact that it is financed. I have in the last 25 years sold over 1,000 pieces of property, a VERY LARGE number of \$50,000 sold bargains; yet, I must confess this one thing I consider my greatest success. This house hasn't a New Owner before, and it is one of those RARE PROPOSITIONS that appeals to men "YET" because of the price, the income and the fact that it is financed. I have in the last 25 years sold over 1,000 pieces of property, a VERY LARGE number of \$50,000 sold bargains; yet, I must confess this one thing I consider my greatest success. 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